

**STATE OF WASHINGTON
DEPARTMENT OF FINANCIAL INSTITUTIONS
CONSUMER SERVICES DIVISION**

IN THE MATTER OF DETERMINING
Whether there has been a violation of the
Mortgage Broker Practices Act of Washington by:

NO. C-04-015-04-CO01

EVERGREEN MORTGAGE, INC., dba
AMERICAN EVERGREEN MORTGAGE, and
JULIA E. KOONTZ, fka JULIA E. MCGLAMERY-
STEELE, Designated Broker,

CONSENT ORDER

Respondents

COMES NOW the Director of the Department of Financial Institutions (Director), through her designee Chuck Cross, Division Director, Division of Consumer Services, and Evergreen Mortgage, Inc., dba American Evergreen Mortgage, and Julia E. Koontz, fka Julia E. McGlamery-Steele, Designated Broker (hereinafter collectively as Respondents), and finding that the issues raised in the captioned matter may be economically and efficiently settled, agree to the entry of this Consent Order. This Consent Order is entered pursuant to chapter 19.146 of Revised Code of Washington (RCW), and RCW 34.05.060 of the Administrative Procedure Act, based on the following:

AGREEMENT AND ORDER

The Department of Financial Institutions, Division of Consumer Services (Department) and Respondents have agreed upon a basis for resolution of the matters alleged in Statement of Charges No. C-04-015-04-SC01 (Statement of Charges), entered March 10, 2004, (copy attached hereto). Pursuant to chapter 19.146 RCW, the Mortgage Broker Practices Act (Act) and RCW 34.05.060 of the Administrative Procedure Act, Respondents hereby agree to the Department's entry of this Consent Order and further agree that the issues raised in the above captioned matter may be economically and efficiently settled by entry of this Consent Order. The parties intend this Consent Order to fully resolve the Statement of Charges, entered March 10, 2004.

Based upon the foregoing:

CONSENT ORDER

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DEPARTMENT OF FINANCIAL INSTITUTIONS
Division of Consumer Services
150 Israel Rd SW
PO Box 41200
Olympia, WA 98504-1200
(360) 902-8795

1 A. **Jurisdiction.** It is AGREED that the Department has jurisdiction over the subject matter of the activities
2 discussed herein.

3 B. **Waiver of Hearing.** It is AGREED that Respondents have been informed of the right to a hearing before
4 an administrative law judge, and that they have waived their right to a hearing and any and all administrative and
5 judicial review of the issues raised in this matter, or of the resolution reached herein.

6 C. **Mortgage Broker License.** It is AGREED that Respondent Evergreen Mortgage, Inc.'s main office and
7 branch office mortgage broker licenses shall be immediately revoked.

8 D. **Prohibition from Industry.** It is AGREED that Respondents shall be prohibited from participation in the
9 conduct of the affairs of any licensed mortgage broker, in any manner, for a period of five (5) years from the date of
10 entry of this Consent Order.

11 E. **Compliance with the Law.** It is AGREED that Respondents shall comply with the Mortgage Broker
12 Practices Act and the rules adopted thereunder.

13 F. **Non-Compliance with Order.** It is AGREED that Respondents understand that failure to abide by
14 the terms and conditions of this Consent Order may result in further legal action by the Director. In the event of
15 such legal action, Respondents may be responsible to reimburse the Director for the cost incurred in pursuing
16 such action, including but not limited to, attorney fees.

17 G. **Authority to Execute Order.** It is AGREED that the undersigned have represented and warranted that
18 they have the full power and right to execute this Consent Order on behalf of the parties represented.

19 H. **Voluntarily Entered.** It is AGREED that the undersigned Respondents have voluntarily entered into this
20 Consent Order, which is effective when signed by the Director's designee.

21 I. **Completely Read, Understood, and Agreed.** It is AGREED that Respondents have read this Consent
22 Order in its entirety and fully understand and agree to all of the same.

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RESPONDENTS:

Evergreen Mortgage, Inc. dba American Evergreen Mortgage

By:

Julia E. Koontz, fka Julia E. McGlamery-Steele
Owner and Designated Broker

Date

Julia E. Koontz, fka Julia E. McGlamery-Steele

Date

THIS ORDER ENTERED THIS 24th DAY OF June, 2004.

/s/

CHUCK CROSS
Director and Enforcement Chief
Division of Consumer Services
Department of Financial Institutions